

**INFORMATION DISCLOSURE STATEMENT**

Applicant : Nelson Schneider  
App. No : 10/714,925  
Filed : November 18, 2003  
For : METHOD FOR MANAGING A  
HOME EQUITY SALES PROGRAM  
Examiner : Thomas M. Hammond III  
Art Unit : 3691

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application is a PTO/SB/08 Equivalent listing eight (8) references to be considered by the Examiner. Also enclosed are five (5) non-patent literature references as listed on the Information Disclosure Statement.

This Information Disclosure Statement is being filed with an RCE and no fee is required.

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 10-29-08

By: John R. King  
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